

## PARCEL POST INSURANCE CLAUSES

### I.Scope of Cover

This insurance is classified into Parcel Post Risks and Parcel Post All Risks and shall, in case of loss of or damage to the insured parcel, assume liability according to the conditions of the risks covered as specified in the Policy.

#### 1.Parcel Post Risks

This insurance shall undertake to indemnify for:

(1)Total or partial loss of the insured parcel caused by:

- a)Heavy weather, lightning, tsunami, earthquake, flood;
- b)Grounding, stranding, sinking, collision, overturning, derauling, crashing or missing of the carrying conveyance or;
- c)Fire or explosion.

(2)Reasonable cost incurred by the Insured in salvaging the insured parcel or averting or minimizing a loss recoverable under the Policy, provided that such cost shall not exceed the sum insured of the parcel so saved.

#### 2.Parcel Post All Risks

Aside from the liability covered under the aforesaid Parcel Post Risks, this insurance shall also indemnify for total or partial loss of the insured parcel arising from external causes in the course of transit.

### II.Exclusions

This insurance does not cover:

- 1.Loss or damage caused by the intentional act or fault of the Insured.
- 2.Loss or damage falling under the liability of the consignor.
- 3.Loss or damage arising from the inferior quality or shortage of the insured parcel prior to attachment of this insurance.
- 4.Loss or damage arising from normal loss, inherent vice or nature of the insured parcel, loss of market and /or delay in transit and any expenses arising therefrom.
- 5.Risks and liabilities covered and excluded by the Parcel Post War Risks Clauses and Strikes, Riots and Civil Commotion Clauses of this Company.

### III.Commencement and Termination of Cover

This insurance attaches from the time the insured parcel leave the premises or the place of business of the sender for transit to the post office and continues in force until the expiry of fifteen (15) days counting from midnight of the day of issuing of the notice of arrival of the parcel by the post office at the destination named in the policy when the parcel arrive there, or until delivery of the parcel to the premises or place of business of the recipient if such delivery takes place prior to the expiry of the aforesaid fifteen(15) days.

### IV.Duty of Insured

It is the duty of the Insured to attend to all matters as specified hereunder:

- 1.The Insured shall take delivery of the insured parcel in good time upon arrival thereof at the destination named in the Policy If the insured parcel are found damaged, the Insured shall immediately apply for survey to the surveying and /or settling agent stipulated in the Policy If the insured parcel are found short in entire parcel on parcels or to show apparent traces of damage, the Insured shall obtain from the post office a certificate of shortage or damage and lodge a claim in writing with the said post office, obtaining, if necessary, its confirmation of an extension of the

time limit of validity of such claim. If the Insured fails to fulfill the aforesaid obligations, the Insurer shall not be liable for the loss or damage attributable to such failure.

2.The Insured shall take reasonable measures immediately in salvaging the insured parcel or preventing or minimizing a loss or damage thereto, when they sustain loss or damage covered under this insurance The measures so taken by the Insured shall not be considered as a waiver of abandonment hereunder, nor shall they be considered as an acceptance of abandonment in the event that they are taken by the Company.

The Insurer shall not be liable for the increased loss or damage attributable to the Insured's failure to fulfill the aforesaid obligations.

3.The following documents should accompany any claim hereunder made against the Company: Original Policy, Postal Receipt, Invoice, Packing List, Weight memo, Certificate of Loss or Damage or Shortage, Survey Report and Statement of Claim If any third party is involved, documents relative to pursuing of recovery from such party should also be included.

The insured should provide other insurance nature of the incident identified, causes, extent of losses and other relevant evidence and information.

If the Insured fails to provide the aforesaid claim documents, the Insurer shall not be liable for the parts of the loss or damage which can not be verified due to such failure.

## **PARCEL POST WAR RISKS INSURANCE CLAUSES**

### **I.Scope of Cover**

This insurance covers:

- 1.Loss of or damage to the insured goods caused directly by or consequent upon war, warlike operations, hostile acts, armed conflicts or piracy;
- 2.Loss or damage caused by capture, seizure, arrest, restraint or detainment arising from the events in Section 1.1. above;
- 3.Loss or damage caused by conventional weapons of war including mines, torpedoes and bombs;
- 4.Sacrifice in and contribution to General Average and Salvage Charges arising from the risks covered hereunder.

### **II.Exclusions**

This insurance does not cover:

- 1.Loss, damage or expenses arising from any hostile use of atomic or nuclear weapons of war.
- 2.Any claim based upon loss of, or frustration of, the insured voyage caused by arrest, restraint or detainment by any executive authorities, authorities in power or any other armed groups.

### **III.Commencement and Termination**

This insurance shall attach from the time the Post Office despatches the insured parcel after receipt thereof from their premises for the commencement of the transit until the insured parcel is delivered to the Addressee by the Post Office .at the destination named in the Policy.

Note:

Special Notice: This English version is for your kind reference only. 注意：本英文版本仅供参考。

These Clauses are the clauses of an additional insurance to the Parcel Post Insurance Clauses. In cases of conflict between any clauses of these Clauses and the Parcel Post Insurance Clauses, these Clauses shall prevail.

### **CARGO STRIKE CLAUSE**

#### **I. Scope of Cover**

Whereas the Cover against the Risks of Strikes is incorporated herein as indicated, this Policy undertakes to indemnify for:

1. Loss of or damage to the goods hereby insured directly caused by acts of strikers, locked-out workmen or persons taking part in labour disturbances, riots or civil commotions or by malicious acts of any person or persons whomsoever;
2. Sacrifice in and contribution to General Average and Salvage Charges arising from the acts as stated in 1 above.

#### **II. Exclusions**

This Policy does not cover loss of or damage to the insured goods arising from the absence or shortage of or incapability to employ labour during the time of strikes including damage to refrigerated goods attributed to the stoppage of refrigerating machinery caused by lack of power or fuel arising from the above.

#### **Note:**

This Clause is an additional Clause to different sets of Cargo Transportation Clauses. In case of conflict between this Clause and any Clauses in the different sets of Cargo Transportation Clauses, this Clause shall prevail.